

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ASHLEY JOINER

Debtor(s)

Case No. 16-27223

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/24/2016.
- 2) The plan was confirmed on 10/24/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/05/2018.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,378.25
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,378.25**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,504.34
Court Costs	\$0.00
Trustee Expenses & Compensation	\$203.57
Other	\$48.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,755.91**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAVALRY SPV I LLC	Unsecured	517.00	517.33	517.33	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	240.00	980.75	980.75	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	511.00	NA	NA	0.00	0.00
CREDIT PROTECTION	Unsecured	58.00	NA	NA	0.00	0.00
Devon Financial	Unsecured	0.00	NA	NA	0.00	0.00
DEVRY INC/ADTALEM GLOBAL EDU	Unsecured	900.00	941.23	941.23	0.00	0.00
DEVRY INC/ADTALEM GLOBAL EDU	Unsecured	NA	937.18	937.18	0.00	0.00
FUTURE FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	1,626.00	512.29	1,465.29	0.00	0.00
GREAT AMERICAN FINANCE	Secured	NA	953.00	953.00	0.00	0.00
KENNETH ZLOTKOWSKI DDS	Unsecured	75.00	75.00	75.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	200.00	NA	NA	0.00	0.00
OKINUS INC	Unsecured	2,488.00	5,975.52	5,975.52	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,217.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	123.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	827.00	827.43	827.43	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SPEEDYRAPID CASH	Unsecured	1,000.00	1,163.65	1,163.65	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	64.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	456.99	456.99	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	7,667.00	9,792.26	9,792.26	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	43,473.00	60,071.13	60,071.13	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	5,047.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,719.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,536.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	8,725.00	9,325.00	9,325.00	2,109.33	513.01
WELLS FARGO DEALER SERVICES	Unsecured	2,275.00	5,277.30	5,277.30	0.00	0.00
XAVIER UNIVERSITY OF LA	Unsecured	2,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,325.00	\$2,109.33	\$513.01
All Other Secured	\$953.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,278.00	\$2,109.33	\$513.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$88,481.06	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,755.91</u>
Disbursements to Creditors	<u>\$2,622.34</u>

TOTAL DISBURSEMENTS : **\$4,378.25**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.